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PATENT
Atty. Dkt. No. LCNT/121494
Serial No. 09/811,911
Page 2 of 9**LISTING OF THE CLAIMS:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

IN THE CLAIMS:

1 1. (currently amended) A method, comprising:
2 storing, in at least one database within a portable first computing device, financial
3 transaction data and budgetary data, wherein said budgetary data comprises a plurality of
4 records, each record comprising a budgetary item identifier field and at least one of an annual
5 budget field and a periodic budget field, wherein said financial transaction data and budgetary
6 data stored in said at least one database of said portable computing device is periodically
7 synchronized with financial transaction data and budgetary data stored in at least one
8 corresponding database within a second computing device;
9 evaluating said transaction data using said budgetary data to determine at least whether a
10 transaction value exceeds a budgetary constraint for a transaction, wherein said budgetary
11 constraint comprises at least one of an annual budget and a periodic budget determined via the
12 budgetary item identifier field of the budgetary data using a budgetary item identifier of the
13 transaction;
14 displaying, upon a display device, a message indicative of the results of said evaluation,
15 said displayed message indicative of whether said transaction is appropriate with respect to said
16 budgetary constraint.

1 2. (original) The method of claim 1, further comprising:
2 generating, at one of said first and second computing devices operating as a master
3 computing device, a report indicative of transaction patterns associated with at least said first and
4 second computing devices.

1 3. (original) The method of claim 1, further comprising:

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2 storing, in one of said first computing device and second computing device, accounts data
3 including information pertaining to accessible financial accounts, said accounts database
4 providing available credit or debit amounts to update budgetary data during said step of
5 synchronizing.

1 4. (original) The method of claim 1, wherein said transaction data comprises a plurality of
2 records, each record comprising at least an account number field, a transaction amount field and
3 a budgetary item identifier field, said account number field identifying a credit or debit account
4 funding a respective transaction, said transaction amount field identifying the value of said
5 respective transaction, said budgetary item identifier field identifying the type of said respective
6 transaction.

1 5. (original) The method of claim 4, wherein each transaction data record further comprises
2 a budget indicator field for indicating whether said respective transaction is appropriate with
3 respect to a corresponding budgetary constraint.

1 6. (original) The method of claim 3, wherein said accounts data comprises a plurality of
2 records, each record comprising at least an account number field, an account type field, an
3 institution field and an available balance field, said account number field identifying a credit or
4 debit account, said account type field identifying the type of account, said institution field
5 identifying the financial institution associated with said account, and said available balance field
6 identifying an available balance or credit limit associated with said account.

1 7. (cancelled)

1 8. (cancelled)

1 9. (currently amended) The method of claim [[7]] 1, wherein the budgetary database further
2 comprises a periodicity field and a fixed/variable payment field.

1 10. (previously presented) The method of claim 1, further comprising:

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2 in the case of said evaluation indicative of said transaction exceeding said budgetary
3 constraint, said displayed message is indicative of said budgetary constraint being exceeded.

1 11. (original) The method of claim 4, wherein a transacting entity utilizing one of said first
2 and second computing devices inputs transaction data contemporaneous to effecting said
3 transaction, said displayed message indicating to said transacting entity whether said respective
4 transaction should proceed.

12-23. (cancelled)